

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Erik Van Gilst  
Debtor

Case No. 20-00071-RNO  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-5

User: AutoDocke  
Form ID: 318

Page 1 of 2  
Total Noticed: 62

Date Rcvd: Aug 12, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2020.

db +Erik Van Gilst, 36 Walp Road, Drums, PA 18222-3140  
cr +American Express National Bank c/o Zwicker & Assoc, 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943  
cr +Danny & Rebeccca Heise, c/o Brice C. Paul, Esquire, 639 Jefferson Avenue, Scranton, PA 18510, UNITED STATES 18510-1621  
5289295 +Alliance One, Suite 300, 6160 Mission Gorge Road, San Diego, CA 92120-3449  
5289296 +Altus Global Trade Solutions, Suite 300, 2400 Veterans Memorial Blvd., Kenner, LA 70062-8725  
5290970 +American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. 9043, Andover, MA 01810-0943  
5289298 American Recovery Service Incorporated, Suite 110, 555 Charles Drive, Thousand Oaks, CA 91360  
5289300 +Barry Isett & Associates, 85 South Route 100, Allentown, PA 18106-9207  
5289301 +Bedrock Gardens, 286 Airport Road, Hazleton, PA 18202-3365  
5289302 +Biro's Utilities, PO Box 94, Sheppton, PA 18248-0094  
5289303 +Bri-Mar Trailer, 1002 Wayne Avenue, Chambersburg, PA 17201-2999  
5289309 +Commercial Collections of America, LLC, Suite 310, 24301 Southland Drive, Hayward, CA 94545-1549  
5290647 +Dan and Rebecca Heise, c/o Brice C. Paul, Esquire, 639 Jefferson Avenue, Scranton, PA 18510-1621  
5289312 +F.N.B. Equipment Finance, 1853 Highway 315, Pittston, PA 18640-6101  
5289313 +FNB, Attention: Legal Department, 3015 Glimcher Blvd., Hermitage, PA 16148-3343  
5289315 Firstmark Services, PO Box 2977, Omaha, NE 68103-2977  
5289319 +Heise, Daniel and Rebecca, 5012 Columbia Boulevard, Annandale, VA 22003-6116  
5289322 Kay Jewelers, Sterling Jewelers, Inc., 3750 Ghent Road, Akron, OH 44333  
5289324 +Knight Capital Funding, Suite 202-543, 9 E Loockerman Street, Dover, DE 19901-8306  
5289325 +Kowalski, Inc., 1034 Harwood Road, Hazle Township, PA 18202-3007  
5289330 +MRS BPO, LLC, 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
5289327 +McNamara, Joshua T., Esquire, 2 Industrial Way, PO Box 500, Eatontown, NJ 07724-0500  
5289329 Midland Credit Management, PO Box 301030, Los Angeles, CA 90030-1030  
5289328 +Midland Credit Management, Suite 100, 350 Camino De La Reina, San Diego, CA 92108-3007  
5289331 Murphy Lumber, 79 State Route 437, White Haven, PA 18661-3825  
5289332 +NCB Management Services, Inc., PO Box 1099, Langhorne, PA 19047-6099  
5289334 Northstar Location Services, LLC, 4285 Genesee Street, Cheektowage, NY 14225-1943  
5289339 PNC Bank, The Tower at PNC Plaza, 300 5th Ave, Pittsburgh, PA 15222-2401  
5289338 PNC Bank, PO Box 5570, Cleveland, OH 44101-0570  
5289335 +Painting Plus Unlimited Inc., 133 West Main Street, Weatherly, PA 18255-1016  
5289337 Penny Mac, PO Box 514387, Los Angeles, CA 90051-4387  
5289340 Port Authority of New York, Tolls by Mail Processing Center, PO Box 15183, Albany, NY 12212-5183  
5289346 +Swift Capital, 625 Ridge Pike, Conshohocken, PA 19428-1180  
5289349 +Weaver, Shane L., Esquire, 33 Robin Hood Drive, Etters, PA 17319-9321  
5289350 Wells Fargo Bank, NA, PO Box 5129, Sioux Falls, SD 57117-5129

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr E-mail/Text: william.schwab@txitrustee.com Aug 12 2020 19:46:40 William G Schwab (Trustee), William G Schwab and Associates, 811 Blakeslee Blvd Drive East, PO Box 56, Lehighton, PA 18235  
5289297 +EDI: AMEREXPR.COM Aug 12 2020 23:48:00 American Express Head Office, World Finance Center, 200 Vesey Street, New York, NY 10285-1000  
5289299 +EDI: BANKAMER2.COM Aug 12 2020 23:48:00 Bank of America, Bankruptcy Department, 475 Cress Point Parkway, PO Box 9000, Getzville, NY 14068-9000  
5289304 E-mail/Text: Bankruptcy.RI@Citizensbank.com Aug 12 2020 19:46:38 Citizens One Auto Finance, One Citizens Drive, Riverside, RI 02915  
5289305 EDI: CAPITALONE.COM Aug 12 2020 23:48:00 Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285  
5289306 +E-mail/Text: bzern@celticbank.com Aug 12 2020 19:47:05 Celtic Bank, 268 South State Street Suite 300, Salt Lake City, UT 84111-5314  
5289307 +EDI: CITICORP.COM Aug 12 2020 23:48:00 CitiBank, NA, Bankruptcy Department, PO Box 6497, Sioux Falls, SD 57117-6497  
5289308 EDI: WFNNB.COM Aug 12 2020 23:48:00 Community Bank, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125  
5289310 +E-mail/Text: clientservices@credit-control.com Aug 12 2020 19:46:49 Credit Control, LLC, Suite 330, 5757 Phantom Drive, Hazelwood, MO 63042-2429  
5289311 +EDI: DISCOVER.COM Aug 12 2020 23:48:00 Discover Bank Financial Services, Attention: Bankruptcy Notification, PO Box 6103, Carol Stream, IL 60197-6103  
5289316 EDI: FORD.COM Aug 12 2020 23:48:00 Ford Motor Credit, PO Box 537901, Livonia, MI 48153-7901  
5289314 E-mail/Text: data\_processing@fin-rec.com Aug 12 2020 19:46:42 Financial Recovery Services, Inc., PO Box 385908, Minneapolis, MN 55438-5908  
5289317 +E-mail/Text: Banco@frontlineas.com Aug 12 2020 19:47:04 Frontline Asset Strategies, Suite 250, 2700 Snelling Avenue N, Roseville, MN 55113-1783  
5289318 +EDI: RMSC.COM Aug 12 2020 23:48:00 GE Card Services, Attention: Recovery Payment Processing, PO Box 36957, Canton, OH 44735

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

5289320 EDI: JPMORGANCHASE Aug 12 2020 23:43:00 JP Morgan Chase Bank, NA, Bankruptcy Department,  
PO Box 15145, Wilmington, DE 19850  
5289321 +E-mail/Text: kabbagebankruptcy@brantonlawfirm.com Aug 12 2020 19:47:02 Kabbage, Inc.,  
PO Box 77081, Atlanta, GA 30357-1081  
5289326 E-mail/Text: support@ljross.com Aug 12 2020 19:46:42 L. J. Ross Associates, Inc.,  
PO Box 6099, Jackson, MI 49204-6099  
5289333 E-mail/Text: NCI\_bankonotify@ncirm.com Aug 12 2020 19:46:37 Nationwide Credit, Inc.,  
PO Box 14581, Des Moines, IA 50306-3581  
5289341 EDI: PRA.COM Aug 12 2020 23:48:00 Portfolio Recovery Associates, LLC,  
140 Corporate Boulevard, Norfolk, VA 23502  
5289336 +E-mail/Text: recovery@paypal.com Aug 12 2020 19:46:35 Paypal, Attention Legal Department,  
2211 North First Street, San Jose, CA 95131-2021  
5289342 E-mail/Text: bankruptcy@bbandt.com Aug 12 2020 19:46:46 Sheffield Financial,  
PO Box 580229, Charlotte, NC 28258-0229  
5289343 E-mail/Text: Bankruptcy@stearnsbank.com Aug 12 2020 19:46:37 Stearns Bank, NA, PO Box 750,  
Albany, MN 56307-0750  
5289345 EDI: RMSC.COM Aug 12 2020 23:48:00 Synchrony Bank, Bankruptcy Department, PO Box 965061,  
Orlando, FL 32896-5061  
5289344 EDI: RMSC.COM Aug 12 2020 23:48:00 Synchrony Bank, PO Box 965064,  
Orlando, FL 32896-5064  
5289347 +E-mail/PDF: sluna@ur.com Aug 12 2020 21:37:30 United Rentals, Suite 300,  
6125 Lakeview Road, Charlotte, NC 28269-2616  
5289348 +EDI: VERIZONCOMB.COM Aug 12 2020 23:43:00 Verizon Wireless, Bankruptcy Group,  
PO Box 3397, Bloomington, IL 61702-3397  
5289351 +EDI: WFFC.COM Aug 12 2020 23:48:00 Wells Fargo Deposits, Bankruptcy Department,  
PO Box 3908, Portland, OR 97208-3908

TOTAL: 27

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

5289323 #Knight Capital, Suite 230, 1691 Michigan Avenue, Miami Beach, FL 33139-2566  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2020 at the address(es) listed below:

Brice C Paul on behalf of Creditor Danny & Rebeccca Heise bricepaul@paullawoffice.net  
Charles A Shaffer on behalf of Debtor 1 Erik Van Gilst shaffer@pfslawyer.com,  
joanne@pfslawyer.com

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmllawgroup.com  
United States Trustee ustpregion03.ha.ecf@usdoj.gov  
William G Schwab (Trustee) schwab@uslawcenter.com,  
wschwab@iq7technology.com;ecf@uslawcenter.com;ecf.alert+Schwab@titlexi.com

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Erik Van Gilst**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 (Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court Middle District of Pennsylvania  
Case number: **5:20-bk-00071-RNO**

Social Security number or ITIN xxx-xx-4171

EIN \_\_\_\_\_

Social Security number or ITIN \_\_\_\_\_

EIN \_\_\_\_\_

**Order of Discharge**

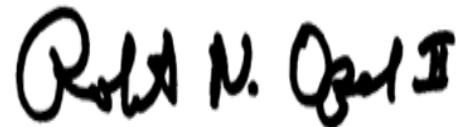
12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Erik Van Gilst

By the  
court:

8/12/20



Honorable Robert N. Opel, II  
United States Bankruptcy Judge  
By: KarenDavis, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**